

HOUSING COST GAPS

The American Community Survey captures housing costs across the nation. These costs include rent or mortgage and associated utilities, property insurance, and other costs. Indiana's median monthly housing cost of \$812 is nearly 20% less than the national median of \$1,012. Despite this fact, there is no Core-Based Statistical Area (CBSA) in Indiana where a household earning minimum wage and working 40 hours per week can afford the median monthly housing cost in that CBSA. Since 1981, HUD has considered any household paying more than 30% of its income for housing expenses as cost-burdened.

The median monthly housing costs of renters and homeowners vary widely across the State. The Chicago Metro Area, which includes some of Northwest Indiana, has the highest median housing cost, at \$1,245 per month, while Vincennes has the lowest, at \$633 per month (Table 1.). To pay no more than 30% of income for housing costs, a household in the Indianapolis Metro Area would need to make \$17.77 per hour* or have an annual salary of \$36,960. At Indiana minimum wage**, an Indianapolis-area household would have to work 98 hours per week to avoid being cost-burdened.

Table 1: Median Housing Wage for Indiana CBSAs
All Occupied Housing Units

| Discipa Maperville-Bini, LI-N-WI Metro Area \$1.245 \$2.344 \$49.800 \$132 0.57 | Core-Based Statistical Area | Median Monthly Housing Cost Estimate | Hourly Wage Needed | Annual Gross Salary Needed | Number of Hours per Week Worked at Minimum Wage | Median Monthly Housing Cost Margin of Error |
|--|---|---|-----------------------|----------------------------------|--|---|
| Indianapolis-Carmel-Anderson, IN Metro Area \$924 \$17.77 \$36.960 98 1% Columbus, IN Metro Area \$854 \$16.42 \$34.600 90 1% \$16.00 \$ | Chicago-Naperville-Elgin, IL-IN-WI Metro Area | \$1,245 | \$23.94 | \$49,800 | 132 | 0% |
| Columbus N Metro Area \$854 \$16.42 \$34,160 \$91 \$2% Louisville/Peter son County, KY-IN Metro Area \$852 \$16.38 \$34,480 \$90 18% \$852 \$16.38 \$34,480 \$90 18% \$852 \$16.38 \$33,4480 \$90 18% \$883 \$15.00 \$88 \$2% Lafayette-West Lafayette, IN Metro Area \$831 \$15.98 \$33,240 \$86 18% \$15.00 | Cincinnati, OH-KY-IN Metro Area | \$962 | \$18.50 | \$38,480 | 102 | 1% |
| Douisville/Jefferson County, XV-IN Metro Area \$852 \$16.38 \$34.090 90 1% | Indianapolis-Carmel-Anderson, IN Metro Area | \$924 | \$17.77 | \$36,960 | 98 | 1% |
| Bloomington, IN Metro Area | Columbus, IN Metro Area | \$854 | \$16.42 | \$34,160 | 91 | 2% |
| Lafayette-West Lafayette, IN Metro Area \$831 \$15.98 \$33.240 88 1% | Louisville/Jefferson County, KY-IN Metro Area | \$852 | \$16.38 | \$34,080 | 90 | 1% |
| Ekharr-Goshen, IN Metro Area \$788 \$15.15 \$31,520 84 1% | Bloomington, IN Metro Area | \$834 | \$16.04 | \$33,360 | 88 | 2% |
| Evansville, IN-KY Metro Area \$778 \$14.96 \$31,120 83 1% | Lafayette-West Lafayette, IN Metro Area | \$831 | \$15.98 | \$33,240 | 88 | 1% |
| South Bend-Mishawaka, IN-MI Metro Area \$770 \$14.81 \$30,800 82 1% Warsaw, IN Micro Area \$765 \$14.71 \$30,600 81 3% Michigan City-Le Porte, IN Metro Area \$766 \$14.62 \$30,400 81 2% Michigan City-Le Porte, IN Metro Area \$760 \$14.62 \$30,400 81 2% Michigan City-Le Porte, IN Metro Area \$760 \$14.62 \$30,200 80 4% Frankfort, IN Micro Area \$755 \$14.55 \$30,280 80 4% Frankfort, IN Micro Area \$756 \$14.54 \$30,240 80 3% Greensburg, IN Micro Area \$754 \$14.50 \$30,160 80 3% Fort Wayne, IN Metro Area \$734 \$14.38 \$29,920 79 1% Fort Wayne, IN Metro Area \$748 \$14.38 \$29,920 79 4% Frankfortsyille, IN Micro Area \$748 \$14.38 \$29,920 79 4% Crawfordsyille, IN Micro Area \$739 \$14.21 \$29,560 78 3% Auburn, IN Micro Area \$737 \$14.17 \$29,480 78 3% Madison, IN Micro Area \$733 \$14.10 \$29,320 78 3% Madison, IN Micro Area \$733 \$14.10 \$29,320 78 3% Madison, IN Micro Area \$729 \$14.02 \$29,160 77 4% Seymour, IN Micro Area \$729 \$14.02 \$29,160 77 4% Seymour, IN Micro Area \$729 \$14.02 \$29,160 77 4% Seymour, IN Micro Area \$729 \$13.63 \$28,360 75 2% Terre Haute, IN Metro Area \$709 \$13.63 \$28,360 75 2% Terre Haute, IN Metro Area \$688 \$13.23 \$27,520 73 2% Muncie, IN Micro Area \$688 \$13.23 \$27,520 73 2% Muncie, IN Micro Area \$686 \$12.79 \$26,640 71 4% Isoper, IN Micro Area \$667 \$12.90 \$26,640 71 4% Isoper, IN Micro Area \$667 \$12.90 \$26,640 71 4% Isoper, IN Micro Area \$667 \$12.90 \$26,640 71 4% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Wabash, IN Micro Area \$665 \$12.79 \$25,500 68 5% Marion | Elkhart-Goshen, IN Metro Area | \$788 | \$15.15 | \$31,520 | 84 | 1% |
| Warsaw, IN Micro Area \$765 \$14,71 \$30,600 81 3% Michigan City-La Porte, IN Netro Area \$760 \$14,62 \$30,400 81 2% Angola, IN Micro Area \$757 \$14,56 \$30,280 80 4% Frankfort, IN Micro Area \$756 \$14,56 \$30,280 80 3% Greensburg, IN Micro Area \$756 \$14,50 \$30,160 80 3% For Wayne, IN Metro Area \$748 \$14,38 \$29,920 79 1% North Vernon, IN Micro Area \$748 \$14,38 \$29,920 79 1% Crawfordsville, IN Micro Area \$738 \$14,21 \$29,560 78 3% Auburn, IN Micro Area \$737 \$14,17 \$29,480 78 3% Huntington, IN Micro Area \$733 \$14,10 \$29,320 78 3% Kendallville, IN Micro Area \$733 \$14,10 \$29,320 78 3% Kendallville, IN Micro Area \$729 \$14,02 \$29,160 <t< td=""><td>Evansville, IN-KY Metro Area</td><td>\$778</td><td>\$14.96</td><td>\$31,120</td><td>83</td><td>1%</td></t<> | Evansville, IN-KY Metro Area | \$778 | \$14.96 | \$31,120 | 83 | 1% |
| Michigan City-La Porte, IN Metro Area \$760 \$14.62 \$30.400 81 2% Angola, IN Micro Area \$757 \$14.56 \$30.280 80 4% Frankfort, IN Micro Area \$756 \$14.50 \$30.240 80 3% Fort Wayne, IN Micro Area \$756 \$14.50 \$30.160 80 3% Fort Wayne, IN Metro Area \$748 \$14.38 \$29.920 79 1% North Vernon, I. Micro Area \$748 \$14.38 \$29.920 79 4% Crawfordsville, IN Micro Area \$738 \$14.31 \$29.920 79 4% Crawfordsville, IN Micro Area \$733 \$14.21 \$29.560 78 3% Auburn, IN Micro Area \$733 \$14.17 \$29.480 78 3% Huntington, IN Micro Area \$733 \$14.10 \$29.320 78 3% Madison, IN Micro Area \$733 \$14.01 \$29.320 78 3% Kendallville, IN Micro Area \$722 \$13.88 \$28.800 | South Bend-Mishawaka, IN-MI Metro Area | \$770 | \$14.81 | \$30,800 | 82 | 1% |
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| New Castle, IN Micro Area \$671 \$12.90 \$26.840 71 3% Connersville, IN Micro Area \$667 \$12.83 \$26.680 71 4% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Logansport, IN Micro Area \$657 \$12.63 \$26,280 70 3% Washington, IN Micro Area \$639 \$12.29 \$25,560 68 5% Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Decatur, IN Micro Area | \$671 | \$12.90 | \$26,840 | 71 | 4% |
| Connersville, IN Micro Area \$667 \$12.83 \$26,680 71 4% Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Logansport, IN Micro Area \$657 \$12.63 \$26,280 70 3% Washington, IN Micro Area \$639 \$12.29 \$25,560 68 5% Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Jasper, IN Micro Area | \$671 | \$12.90 | \$26,840 | 71 | 4% |
| Wabash, IN Micro Area \$665 \$12.79 \$26,600 71 3% Logansport, IN Micro Area \$657 \$12.63 \$26,280 70 3% Washington, IN Micro Area \$639 \$12.29 \$25,560 68 5% Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | New Castle, IN Micro Area | \$671 | \$12.90 | \$26,840 | 71 | 3% |
| Logansport, IN Micro Area \$657 \$12.63 \$26,280 70 3% Washington, IN Micro Area \$639 \$12.29 \$25,560 68 5% Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Connersville, IN Micro Area | \$667 | \$12.83 | \$26,680 | 71 | 4% |
| Washington, IN Micro Area \$639 \$12.29 \$25,560 68 5% Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Wabash, IN Micro Area | \$665 | \$12.79 | \$26,600 | 71 | 3% |
| Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Logansport, IN Micro Area | \$657 | \$12.63 | \$26,280 | 70 | |
| Marion, IN Micro Area \$637 \$12.25 \$25,480 68 3% | Washington, IN Micro Area | \$639 | \$12.29 | \$25,560 | 68 | 5% |
| Vincennes, IN Micro Area \$633 \$12.17 \$25,320 67 3% | Marion, IN Micro Area | \$637 | | | 68 | 3% |
| | Vincennes, IN Micro Area | \$633 | \$12.17 | \$25,320 | 67 | 3% |

All data cited in this document are derived from 2014 5-year American Community Survey estimates obtained from: Minnesota Population Center. National Historical Geographic Information System: Version 2.0.

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